

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 09-31527-DHS  
Chapter: 7  
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lloyd W. Hillman  
7 Maple Street  
Bloomfield, NJ 07003

Social Security No.:

xxx-xx-7431

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 20, 2011

Donald H. Steckroth  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Service Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Lloyd W. Hillman  
DebtorCase No. 09-31527-DHS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 32

Date Rcvd: May 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2011.

db +Lloyd W. Hillman, 7 Maple Street, Bloomfield, NJ 07003-3601  
tr +Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330,  
Fairfield, NJ 07004-1550  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr OneWest Bank, FSB, c/o Parker McCay, P.A., Three Greentree Centre, Suite 401,  
7001 Lincoln Drive West, P.O. Box 974, Marlton, NJ 08053-0974  
510645620 +Chase Bart, 450 Springfield Avenue, PO Box 871, Summit, NJ 07902-0871  
510645622 Emmanuel J. Argentieri, Parker McCay P.A., 70001 Lincoln Drive West,  
Marlton, NJ 08053-0974  
510497580 Emmanuel J Argentieri, 70001 Lincoln Dr., West, Marlton NJ 08053  
510420405 +Essex Animal Hospital, c/o Pressler and Pressler, LLP., 7 Entin Road,  
Parsippany NJ 07054-5020  
510645623 +Essex Animal Hospital, C/O Pressler & Pressler, LLP, 7 Entin Road,  
Parsippany, NJ 07054-5020  
510645624 +Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
510645625 +Forster Group Inc., 500 Bi-County Blvd, Farmingdale, NY 11735-3988  
510645627 +OnWest Bank FSB, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559  
509944534 +OneWest Bank, 6900 Beatrice Dr., Kalamazoo, MI 49009-9559  
510497612 +PSE&G, PO Box 14444, New Brunswick NJ 08906-4444  
510168036 ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655  
(address filed with court: Real Time Resolutions, Inc, c/o Agent for Indymac,  
1750 Regal Row, Suite 120, Dallas, TX 75235)  
509944542 +Real Time Resolutions, 1750 Regal Row, Dallas, TX 75235-2289  
511514601 +Township of Bloomfield, Tax Collector, 1 Municipal Plaza, Bloomfield, NJ 07003-3470  
510645634 +West Caldwell Animal Hospital, 706 Bloomfield Avenue, West Caldwell, NJ 07006-6710

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 20 2011 22:06:09 United States Trustee,  
Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
509944536 +EDI: BANKAMER2.COM May 20 2011 21:38:00 Bank of America, PO Box 17054,  
Wilmington, De 19850-7054  
510214378 EDI: CAPITALONE.COM May 20 2011 21:38:00 CAPITAL ONE BANK (USA), N.A.,  
C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091  
510645619 +EDI: CAPITALONE.COM May 20 2011 21:38:00 Capital One, PO Box 85520,  
Richmond, VA 23285-5520  
509944537 +EDI: CAPITALONE.COM May 20 2011 21:38:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
509944543 EDI: IRS.COM May 20 2011 21:38:00 IRS, 4800 Buford Hwy, Chamblee, GA 39901-0021  
510645628 +E-mail/Text: ebn@vativrecovery.com May 20 2011 22:04:31 Palisad Collection, 210 Sylvan Ave,  
Englewood Cliffs, NJ 07632-2524  
509944538 +E-mail/Text: ebn@vativrecovery.com May 20 2011 22:04:31 Palisades Collection, LLC,  
210 Sylvan Ave., Englewood, NJ 07632-2524  
510497613 +E-mail/Text: admin@pdmnc.net May 20 2011 22:03:19 Professional Debt,  
4161 Carmichael Ave Ste, Jacksonville FL 32207-2353  
509944539 +EDI: AFNIVERIZONE.COM May 20 2011 21:38:00 Verizon New Jersey, Inc., 500 Technology Dr.,  
Weldon Spring, MO 63304-2225  
510645633 EDI: FUNB.COM May 20 2011 21:38:00 Wachovia Bank, PO Box 3117, Winston Salem, NC 27102  
509944541 EDI: FUNB.COM May 20 2011 21:38:00 Wachovia Bank NA/FTU, PO Box 3117,  
Winston-Salem, NC 27102  
510645621 +EDI: ECAST.COM May 20 2011 21:38:00 eCAST Settlement Corp, PO Box 35480,  
Newark, NJ 07193-5480  
510147729 EDI: ECAST.COM May 20 2011 21:38:00 eCAST Settlement Corporation assignee of FIA Card,  
Services aka Bank of America, POB 35480, Newark NJ 07193-5480

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

510645617\* +Allied Interstate Inc, 435 Ford Rd Ste 800, Minneapolis, MN 55426-1066  
510645618\* +Bank of America, PO Box 17054, Wilmington, DE 19850-7054  
510645626\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, 4800 Buford Hwy, Chamblee, GA 39901)  
510645630\* +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
510645629\* +Professional Debt, 4161 Carmichael Ave Ste, Jacksonville, FL 32207-2353  
510497611\* +Real Time Resolutions, 1750 Regal Row, Dallas Tx 75235-2289  
510645631\* +Real Time Resolutions, 1750 Regal Row, Dallas, TX 75235-2289  
510645632\* +Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225  
509944540\* +Verizon New Jersey, Inc., 500 Technology Dr., Weldon Spring, MO 63304-2225

District/off: 0312-2

User: admin  
Form ID: b18

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Total Noticed: 32

Date Rcvd: May 20, 2011

509944535 ##+Allied Interstate Inc., 435 Ford Rd., Ste. 800, Minneapolis, MN 55426-1066

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

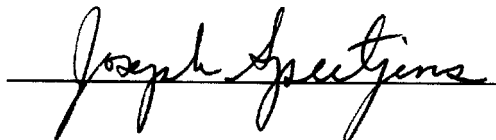
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.